

In re:
Amy Cox
Debtor

Case No. 25-11490-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 18, 2025

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2025:

Recip ID	Recipient Name and Address
db	Amy Cox, 2200 Benjamin Franklin Pkwy Apt S514, Philadelphia, PA 19130-3648
14998721	+ Marcus & Hoffman, 326 West State Street, Media, PA 19063-3862
14998725	+ Opcity, Altus Receivables Management, 2121 Airline Drive Suite 520, Metairie, LA 70001-5987
14998730	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14998733	+ Rivers Edge Condominium Association, 2301 Cherry Street, Philadelphia, PA 19103-1029
14998741	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jul 19 2025 04:20:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Jul 19 2025 00:28:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14998706	+ Email/Text: jvalencia@amhfcu.org	Jul 19 2025 00:28:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14998707	Email/PDF: bncnotices@becket-lee.com	Jul 19 2025 00:31:14	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14998708	+ EDI: BANKAMER	Jul 19 2025 04:17:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14998709	EDI: TSYS2	Jul 19 2025 04:20:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14998712	Email/Text: megan.harper@phila.gov	Jul 19 2025 00:28:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
15027535	Email/Text: megan.harper@phila.gov	Jul 19 2025 00:28:00	City of Philadelphia Law Department, Tax Litigation & Collections Unit, 1401 John F. Kennedy Blvd. Room 580, Philadelphia, PA 19102
14998710	EDI: CAPITALONE.COM	Jul 19 2025 04:20:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14998711	+ EDI: CITICORP	Jul 19 2025 04:20:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
14998713	Email/Text: bankruptcy@philapark.org	Jul 19 2025 00:29:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14998714	+ EDI: WFNNB.COM	Jul 19 2025 04:20:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

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14998715	^ MEBN	Jul 19 2025 00:19:02	Cornerstone, PO Box 82561, Lincoln, NE 68501-2561
14998716	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 19 2025 00:28:00	Dovenmuehle Mortgage, Inc, Attn: Bankruptcy, Mailstop 1290, 1 Corporate Dr. St 360, Lake Zurich, IL 60047
14998717	EDI: CITICORP	Jul 19 2025 04:20:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14998718	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 19 2025 00:28:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14998719	EDI: IRS.COM	Jul 19 2025 04:20:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14998720	EDI: JPMORGANCHASE	Jul 19 2025 04:20:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14998734	Email/Text: EBN@Mohela.com	Jul 19 2025 00:28:00	Sofi Lending Corp/MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
14998722	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jul 19 2025 00:32:19	Mohela/navient, Po Box 9655, Wilkes Barre, PA 18773-9655
14998723	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jul 19 2025 00:32:41	Mohelaservcn, Po Box 9500, Wilkes Barre, PA 18773-9500
14998724	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 19 2025 00:28:00	Nationstar Mortgage Ll, Po Box 612488, Dallas, TX 75261-2488
14998727	Email/Text: fesbank@attorneygeneral.gov	Jul 19 2025 00:28:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14998732	Email/Text: Bankruptcy.Notices@pnc.com	Jul 19 2025 00:27:00	PNC Financial, Attn: Bankruptcy, 300Fifth Ave, Pittsburgh, PA 15222
14998726	^ MEBN	Jul 19 2025 00:19:06	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
14998728	EDI: PENNDEPTREV	Jul 19 2025 04:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
15007983	EDI: PENNDEPTREV	Jul 19 2025 04:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14998729	^ MEBN	Jul 19 2025 00:19:12	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14998731	Email/Text: bankruptcy@philapark.org	Jul 19 2025 00:29:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14998735	EDI: SYNC	Jul 19 2025 04:20:00	Syncb/c&b, Attn: Bankruptcy Dept, P. O. Box 965064, Orlando, FL 32896-5064
14998736	+ EDI: SYNC	Jul 19 2025 04:20:00	Synchrony Bank/Care Credit, Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14998737	+ EDI: SYNC	Jul 19 2025 04:20:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14998738	EDI: SYNC	Jul 19 2025 04:20:00	Synchrony Bank/Stein Mart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14998739	+ EDI: TDBANKNORTH.COM	Jul 19 2025 04:20:00	TD Bank/Raymour & Flanigan, Attn: Bankruptcy, 1701 Rt. 70 East, Cherry Hill, NJ 08003-2390
14998740	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 19 2025 00:28:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

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14998742	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Jul 19 2025 00:43:51	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A 3rd Floor, Des Moines, IA 50328-0001
14998743	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Jul 19 2025 00:31:30	Wells Fargo Home Mortgage, Attn: Bankruptcy Dept, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2025 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor CrossCountry Mortgage LLC brian+ecf@briannicholas.com, mccallaecf@ecf.courtdrive.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
MICHAEL A. CIBIK	on behalf of Debtor Amy Cox help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHELLE J. CUNNINGHAM	on behalf of Creditor Rivers Edge Condominium Association mcunningham@marcushoffman.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Amy Cox</u>	Social Security number or ITIN	xxx-xx-5497
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	25-11490-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amy Cox

7/17/25

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.